

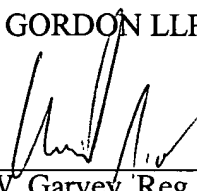
REMARKS

If there are any fees resulting from this communication, please charge the same to our Deposit Account No. 16-0820, our Order No. 34110.

Respectfully submitted,

PEARNE & GORDON LLP

By


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December 6, 2001

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